

Appendix A

WHAT IS CLAIMED:

1. (withdrawn) A system for converting forms to electronic format, comprising:
an interface to at least one intake service for receiving forms;
at least one image generator, communicating with the intake service, to convert the forms into electronic format;
at least one processor for providing contingent workflow;
at least one terminal, communicating with at least one processor, operable to edit form data;
an interface to at least one external data entry vendor; and
an interface to at least one subsequent process that will utilize data on the electronic form.
2. (withdrawn) The system of claim 1, wherein the intake service comprises a mail delivery service.
3. (withdrawn) The system of claim 1, wherein the intake service comprises the output of a facsimile machine.
4. (withdrawn) The system of claim 1, wherein the image generator comprises optical character recognition software for reading machine printed text.
5. (withdrawn) The system of claim 1, wherein the image generator comprises intelligent character recognition software for reading handwritten text.
6. (withdrawn) The system of claim 1, wherein the processor alters workflow based at least on the ability to read the form type.
7. (withdrawn) The system of claim 1, wherein the processor alters workflow based at least on the presence of a change of address.
8. (withdrawn) The system of claim 1, wherein the processor alters workflow based at least on the priority of the form to a using entity.
9. (withdrawn) The system of claim 1, wherein the processor alters workflow based at least on errors received from external data entry operators.
10. (withdrawn) The system of claim 1, wherein the subsequent process utilizing data on the electronic form comprises a transaction.

11. (withdrawn) The system of claim 10, wherein the transaction comprises review of credit card applications.
12. (withdrawn) The system of claim 1, wherein the subsequent process utilizing data on the electronic form comprises construction of a database.
13. - 27. (Cancelled.)
28. (new) A method for processing customer information, wherein the method comprises the following steps:
 - receiving customer information from at least one customer;
 - storing the customer information in electronic format;
 - analyzing the customer information to determine the business value of the customer submitting the customer information; and
 - processing the customer information based upon the determined business value of the submitting customer.
29. (new) The method of claim 28, wherein at least some of the customer information is customer identifying information which can be used to identify the customer.
30. (new) The method of claim 29, wherein the business value of the customer is determined at least in part by whether the submitting customer is included in a predetermined client list.
31. (new) The method of claim 29, wherein the business value of the submitting customer is determined at least in part on how much profit is expected to be made from the submitting customer.
32. (new) The method of claim 31, wherein customer information for a submitting customer who is determined to be a relatively profitable customer is processed according to a first processing method; and further wherein, customer information for a submitting customer who is determined to be relatively unprofitable customer is process according to a second processing method.
33. (new) The method of claim 29, wherein the business value of the submitting customer is determined at least in part on how much it will cost to provide a service to the submitting customer.
34. (new) The method of claim 33, wherein customer information for a submitting customer who is determined to be a relatively costly customer is processed according to a

first processing method; and further wherein, customer information for a submitting customer who is determined to be a relatively less costly customer is processed according to a second processing method.

35. (new) The method of claim 29, wherein the business value of the submitting customer is determined at least in part on when the customer information is submitted by the submitting customer.

36. (new) The method of claim 35, wherein customer information that is judged to be timely is processed according to a first processing method; and further wherein, customer information which is judged to be untimely is processed according to a second processing method.

37. (new) The method of claim 29, wherein the business value of the submitting customer is determined by analyzing at least one business factor from the group comprising: the timeliness of the submitted customer information, the expected cost of servicing the expected client and the expected profit from the submitting customer.

38. (new) The method of claim 37, wherein the step of receiving customer information comprises receiving non-electronic documents from a mail delivery service.

39. (new) The method of claim 38, wherein the step of storing customer information in electronic format step is comprised of image capture

40. (new) The method of claim 39, wherein the step of storing customer information in electronic format further comprises optical character recognition.

41. (new) The method of claim 37 wherein customer information from a submitting customer who is determined to be of a relatively high business value is given a higher priority for processing over customer information submitted by a customer who is determined to be of a relatively lower business value.

42. (new) The method of claim 41, wherein customer information which is given a higher priority is processed before customer information which is given a lower priority.

43. (new) A system for processing customer information, wherein the system is comprised of the following elements:

- a receiving element for receiving customer information from at least one customer;
- a storing element for storing the customer information in electronic format;

an analyzing element for analyzing the customer information to determine the business value of the customer submitting the customer information; and
a processor for processing the customer information based upon the determined business value of submitting customer.

44. (new) The system of claim 43, wherein at least some of the customer information is customer identifying information which can be used to identify the customer.
45. (new) The system of claim 44, wherein the business value of the customer is determined at least in part by whether the submitting customer is included in a predetermined client list.
46. (new) The system of claim 44, wherein the business value of the submitting customer is determined at least in part on how much profit is expected to be made from the submitting customer.
47. (new) The system of claim 46, wherein customer information for a submitting customer who is determined to be a relatively profitable customer is processed according to a first processing method; and further wherein, customer information for a submitting customer who is determined to be relatively unprofitable customer is process according to a second processing method.
48. (new) The system of claim 44, wherein the business value of the submitting customer is determined at least in part on how much it will cost to provide a service to the submitting customer.
49. (new) The system of claim 48, wherein customer information for a submitting customer who is determined to be a relatively costly customer is processed according to a first processing method; and further wherein, customer information for a submitting customer who is determined to be a relatively less costly customer is processed according to a second processing method.
50. (new) The system of claim 44 wherein the business value of the submitting customer is determined at least in part on when the customer information is submitted by the submitting customer.
51. (new) The system of claim 50, wherein customer information that is judged to be timely is processed according to a first processing method; and further wherein, customer information which is judged to be untimely is processed according to a second processing method.

52. (new) The system of claim 44, wherein the business value of the submitting customer is determined by analyzing at least one business factor from the group comprising: the timeliness of the submitted customer information, the expected cost of servicing the expected client and the expected profit from the submitting customer.
53. (new) The system of claim 52 wherein customer information from a submitting customer who is determined to be of a relatively high business value is given a higher priority for processing over customer information submitted by a customer who is determined to be of a relatively lower business value.
54. (new) The system of claim 53, wherein customer information which is given a higher priority is processed before customer information which is given a lower priority.
55. (new) The system of claim 54, wherein the receiving element receives non-electronic documents from a mail delivery service.
56. (new) The system of claim 55, wherein the storing element stores customer information in electronic format using image capture.
57. (new) The system of claim 56, wherein the storing element stores customer information in electronic format using optical character recognition.